Case 07-19352 Doc 1 Filed 10/19/07 Entered 10/19/07 07:48:08 Desc Main

Official Form 1 (4/07) Thomson West, Rochester, NY Page 1 of 44 Document **United States Bankruptcy Court Voluntary Petition** NORTHERN DISTRICT OF ILLINOIS (if individual, enter Last, First, Middle): Name of Debtor Name of Joint Debtor (Spouse)(Last, First, Middle) Hanstad, David S. Hanstad, Vanessa All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): NONE NONE Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No. Last four digits of Soc. Sec./Compete EIN or other Tax I.D. No. (if more than one, state all): 1638 (if more than one, state all): 4569 Street Address of Debtor Street Address of Joint Debtor (No. & Street, City, and State) (No. & Street, City, and State): 381 E. Altgeld 381 E. Altgeld Glendale Heights IL Glendale Heights IL ZIPCODE ZIPCODE **60139** 60139 County of Residence or of the County of Residence or of the Principal Place of Business: Principal Place of Business: DuPage DuPage Mailing Address of Joint Debtor Mailing Address of Debtor (if different from street address): (if different from street address): SAME ZIPCODE ZIPCODE Location of Principal Assets of Business Debtor
(if different from street address above): NOT APPLICABLE ZIPCODE (if different from street address above): **Nature of Business** Chapter of Bankruptcy Code Under Which Type of Debtor (Form of organization) (Check one box.) the Petition is Filed (Check one box) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for Recognition Individual (includes Joint Debtors) П Chapter 9 of a Foreign Main Proceeding Single Asset Real Estate as defined See Exhibit D on page 2 of this form. П Chapter 11 in 11 U.S.C. § 101 (51B) ☐ Chapter 15 Petition for Recognition Corporation (includes LLC and LLP) Chapter 12 Railroad of a Foreign Nonmain Proceeding Partnership Chapter 13 Stockbroker Other (if debtor is not one of the above Nature of Debts (Check one box) Commodity Broker entities, check this box and state type of Debts are primarily consumer debts, defined Debts are primarily Clearing Bank entity below in 11 U.S.C. § 101(8) as "incurred by an business debts. Other individual primarily for a personal, family, or household purpose" Tax-Exempt Entity Chapter 11 Debtors: (Check box, if applicable.) Check one box: Debtor is a tax-exempt organization Debtor is a small business as defined in 11 U.S.C. § 101(51D). under Title 26 of the United States Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Code (the Internal Revenue Code) Filing Fee (Check one box) Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed Full Filing Fee attached to insiders or affiliates) are less than \$2,190,000. Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable Check all applicable boxes: to pay fee except in installments. Rule 1006(b). See Official Form 3A. A plan is being filed with this petition Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach Acceptances of the plan were solicited prepetition from one or more signed application for the court's consideration. See Offi cial Form 3B. classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR COURT USE ONLY Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of 100-200-1.000-5.001-10,001-25,001 50,001-OVER Creditors 199 999 5.000 10.000 25.000 50.000 100,000 100,000 Ď \$10,000 to \$100,001 to \$1 million to Estimated \$0 to Over \$10,000 \$100,000 \$1 million \$100 million \$100 million Assets X \$100,001 to Estimated \$0 to \$50,000 to \$1 million to More than \$50,000 \$100,000 \$1 million \$100 million \$100 million Liabilities  $\boxtimes$ 

Case 07-19352 Doc 1 Filed 10/19/07 Entered 10/19/07 07:48:08 Desc Main Official Form 1 (4/07) Thomson West, Rochester, NY Document Page 2 of 44 FORM B1, Page 2 Name of Debtor(s): Voluntary Petition David S. Hanstad and (This page must be completed and filed in every case) Vanessa Hanstad All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: NONE Location Where Filed: Date Filed: Case Number: (If more than one, attach additional sheet) Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor Name of Debtor: Date Filed: Case Number: District: Relationship: Judge: Exhibit A Exhibit B (To be completed if debtor is required to file periodic reports (To be completed if debtor is an individual (e.g., forms 10K and 10Q) with the Securities and Exchange whose debts are primarily consumer debts) Commission pursuant to Section 13 or 15(d) of the Securities I, the attorney for the petitioner named in the foregoing petition, declare that I Exchange Act of 1934 and is requesting relief under Chapter 11) have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under Exhibit A is attached and made a part of this petition each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. §342(b). /s/ Richard S. Signature of Attorney for Debtor(s) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and exhibit C is attached and made a part of this petition.  $\times$ No Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) 🔟 Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for

possession was entered, and

period after the filing of the petition.

Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day

Case 07-19352 Doc 1 Filed 10/19 Official Form 1 (4/07) Thomson West, Rochester, NY Docume	
Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): David S. Hanstad and Vanessa Hanstad
S	ignatures
Signature(s) of Debtor(s) (Individual/Joint)  I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b)  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  X /s/ David S. Hanstad  Signature of Debtor  X /s/ Vanessa Hanstad  Signature of Joint Debtor	Signature of a Foreign Representative  I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only one box.)  I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.  Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.  X  (Signature of Foreign Representative)
Signature of Attorney  X /s/ Richard S. Bass Signature of Attorney for Debtor(s)  Richard S. Bass 6189009  Printed Name of Attorney for Debtor(s)  Law Office of Richard S. Bass Firm Name	Signature of Non-Attorney Bankruptcy Petition Preparer  I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

2021 Midwest Road

Address

Oak Brook IL 60521

630-953-8655

Telephone Number

Date

Date

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature	of Authorized Ir	ndividual		
Printed N	ame of Authorize	ed Individual		

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address			

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re David S. Hanstad	Case No.
and	Chapter 7
Vanessa Hanstad	
Debtor(s)	

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

WARNING: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

Exhibit D. Check one of the five statements below and attach any documents as directed.	
1. Within the 180 days <b>before the filing of my bankruptcy case,</b> I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.	
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not I have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.	
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]	

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

	Official Form 1, Ex	Chara e (D	1705)1463,562oup	, <b>Rookest</b> er, N	Filed 10/19/07 Document	Entered 10 Page 5 of 4	0/19/07 07:48:08 14	Desc Main
[/	Must be accompar [ sc	anied by a Inco so as to be Dieseasonable	motion for detern capacity. (Define incapable of rea sability. (Defined	mination by the d in 11 U.S.C lizing and mak in 11 U.S.C. pate in a credit	. § 109 (h)(4) as impaire king rational decisions w § 109 (h)(4) as physical counseling briefing in p	ed by reason of men ith respect to finan ly impaired to the e	ntal illness or mental deficie	•
	5. of 11 U.S.C. § 10			•	y administrator has dete	ermined that the cre	dit counseling requirement	
	I certify u	ınder pen	alty of perjury	that the infor	mation provided abov	e is true and corr	ect.	
	Signature of Debte	otor: /	s/ Vanessa	a Hanstad	i			
	Date:							

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

n re	David .	S.	Hanstad				Case No.	
	and						Chapter	7
	Vaness	a F	Hanstad					
-				Debtor(s)		<del>_</del>		

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

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Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

Exhibit D. Check the five statements below and attach any documents as directed.
1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not I have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Official Form 1, l	Santa 6 (1076)1463,520up, 1960	Gesler, NFiled 10/19/07 Document	Entered 10/19/07 07:48:08 Page 7 of 44	Desc Main
[Must be accomp	anied by a motion for determinat Incapacity. (Defined in 1 so as to be incapable of realizing Disability. (Defined in 1 so	ion by the court.] I1 U.S.C. § 109 (h)(4) as impaire and making rational decisions w 1 U.S.C. § 109 (h)(4) as physical n a credit counseling briefing in p	se of: [Check the applicable statement]  ed by reason of mental illness or mental deficition in the respect to financial responsibilities.);  ly impaired to the extent of being unable, afte the reson, by telephone, or through the Internet.)	r
<del></del>	5. The United States trustee or b 09(h) does not apply in this distr	. ,	ermined that the credit counseling requiremen	ıt
I certify	under penalty of perjury that t	the information provided abov	e is true and correct.	
Signature of De	otor: /s/ David S.	Hanstad		
Date:				

## UNITED STATES BANKRUPTCY COURT

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

## 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### **Chapter 7**: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 fling fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years

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or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### **Chapter 11**: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

### Certificate of [Non-Attorney] Bankruptcy Petition Preparer

Printed name and title, if any, of Bankruptcy Petition Preparer	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security				
Address:	number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)				
X	by 11 0.3.C. § 110.)				
Signature of Bankruptcy Petition Preparer or officer,					
principal, responsible person, or partner whose Social					
Security number is provided above.					
Certifica I (We), the debtor(s), affirm that I (we) have received and	te of the Debtor				
1 (we), the debtot(s), annul that I (we) have received and	ead and notice.				
	X				
Printed Name(s) of Debtor(s)	Signature of Debtor Date				
Case No. (if known)	X				

Signature of Joint Debtor (if any)

Date

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In re	David S.	Hanstad	and Vanessa	Hanstad	/ Deb	otor C	Case No	
								(if known)

## SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C-Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property  Husband- Wife- Joint Community-	W Deducting any Secured Claim or	Amount of Secured Claim
381 E. Altgeld Ave Glendale Heights IL	Debtors residence-Jt.Tenancy	\$ 230,000.00	\$ 192,659.00

**TOTAL \$** (Report also on Summary of Schedules.)

230,000.00

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In re David S. Hanstad and Vanessa Hanstad

F

/ Debtor

Case No.

(if known)

### SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C-Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases. If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property		Type of Property N Description and Location of Property				
		Husban Wi Joi Communit		of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption		
1. Cash on hand.		Cash Location: In debtor's possession	J	\$ 200.00		
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking: West Suburban Bank Location: In debtor's possession	J	\$ 500.00		
Security deposits with public utilities, telephone companies, landlords, and others.	X					
Household goods and furnishings, including audio, video, and computer equipment.		Misc used household goods, furniture & furnishings Location: In debtor's possession	J	\$ 3,000.00		
		Misc used household goods, furniture & furnishings Location: In debtor's possession	J	\$ 2,000.00		
Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Misc used personal items, books and pictures Location: In debtor's possession	J	\$ 400.00		
6. Wearing apparel.		Misc used personal clothing Location: In debtor's possession	J	\$ 600.00		
7. Furs and jewelry.	X					
Firearms and sports, photographic, and other hobby equipment.	X					
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X					
10. Annuities. Itemize and name each issuer.	X					

In re David S. Hanstad and Vanessa Hanstad

/ Debtor

Case No.

(if known)

# **SCHEDULE B-PERSONAL PROPERTY**

		(Continuation Sheet)			
Type of Property	N	Description and Location of Property			Current Value of Debtor's Interest,
	o n e		Vife oint	-V	in Property Without Deducting any Secured Claim or Exemption
11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	x				
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X				
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X				
14. Interests in partnerships or joint ventures. Itemize.	X				
Government and corporate bonds and other negotiable and non-negotiable instruments.	X				
16. Accounts Receivable.	X				
Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X				
Other liquidated debts owing debtor including tax refunds. Give particulars.	X				
Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X				
20. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X				
22. Patents, copyrights, and other intellectual property. Give particulars.	X				
23. Licenses, franchises, and other general intangibles. Give particulars.	X				
24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X				
25. Automobiles, trucks, trailers and other vehicles.		1995 Dodge Neon Location: In debtor's possession		H	\$ 1,000.00
		2005 Chevy Equinox Location: In debtor's possession		W	\$ 14,000.00

In re David S. Hanstad and Vanessa Hanstad

/ Debtor

Case No.

(if known)

# **SCHEDULE B-PERSONAL PROPERTY**

		(Continuation Sheet)			
Type of Property	N o n e	Description and Location of Property	Husband- Wife- Joint Community-	W :J	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
26. Boats, motors, and accessories.		1967 Montgomery Wards Seaking 14 foot Boat Location: In debtor's possession		J	\$ 300.00
27. Aircraft and accessories.	x				
28. Office equipment, furnishings, and supplies.	x				
29. Machinery, fixtures, equipment and supplies used in business.	X				
30. Inventory.	x				
31. Animals.	X				
32. Crops - growing or harvested. Give particulars.	X				
33. Farming equipment and implements.	X				
34. Farm supplies, chemicals, and feed.	X				
35. Other personal property of any kind not already listed. Itemize.	X				

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nre <i>David S.</i>	Hanstad and	Vanessa	Hanstad	/	Debtor	Case No.	
·						_	(if known)

## SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. § 522(b) (2):

☑ 11 U.S.C. § 522(b) (3):

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
381 E. Altgeld Ave Glendale Heights IL	735 ILCS 5/12-901	\$ 30,000.00	\$ 230,000.00
Cash	735 ILCS 5/12-1001(b)	\$ 200.00	\$ 200.00
Checking: West Suburban Bank	735 ILCS 5/12-1001(b)	\$ 500.00	\$ 500.00
Misc used household goods, furniture & furnishings	735 ILCS 5/12-1001(b)	\$ 3,000.00	\$ 3,000.00
Misc used household goods, furniture & furnishings	735 ILCS 5/12-1001(b)	\$ 2,000.00	\$ 2,000.00
Misc used personal items, books and pictures	735 ILCS 5/12-1001(a)	\$ 400.00	\$ 400.00
Misc used personal clothing	735 ILCS 5/12-1001(a)	\$ 600.00	\$ 600.00
1995 Dodge Neon	735 ILCS 5/12-1001(c)	\$ 1,000.00	\$ 1,000.00
2005 Chevy Equinox	735 ILCS 5/12-1001(c)	\$ 0.00	\$ 14,000.00
1967 Montgomery Wards Seaking 14 foot Boat	735 ILCS 5/12-1001(b)	\$ 300.00	\$ 300.00

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Official Form 6D (10/06) West Group, Rochester, NY

In re David S. Hanstad and Vanessa Hanstad	, Case No.	
Debtor(s)	·	(if known

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See U.S.C. § 112. If a "minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primary consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor	0 H- W- J	rate Claim was Incurred, Nature  f Lien, and Description and Market  falue of Property Subject to Lien	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account No: 5799  Creditor # : 1  Bank of America Auto Finance  Attn: Bankruptcy Dept  PO Box 30610  Los Angeles CA 90030-0610		_	2006 Purchase Money Security 2006 Chevy Equinox (Notice to other location of creditor)  Value: \$ 14,000.00	-			\$ 0.00	\$ 0.00
Account No: 5799  Creditor # : 2  Bank of America Auto Finance Attn: Bankruptcy Dept PO Box 45224  Jacksonville FL 32232-5224		W	2006 Purchase Money Security 2006 Chevy Equinox (Acct: 65010004905799)  Value: \$ 14,000.00				\$ 18,000.00	\$ 4,000.00
Account No: 7306  Creditor # : 3  Chevy Chase Bank Home Finance Attn Bankruptcy Dept PO Box 15260  Chevy Chase MD 20825		J	2004 Junior Mortgage 381 E. Altgeld Ave Glendale Heights IL Junior Mortgage Acct: 2736547306  Value: \$ 230,000.00	-			\$ 35,000.00	\$ 0.00
1 continuation sheets attached	1	1	Su (Total o	of thi	otal	ge) I <b>\$</b>	\$ 53,000.00	\$ 4,000.00

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data)

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In re David S. Hanstad and Vanessa Hanstad	_, Case No.
Debtor(s)	(if known)

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet) **Amount of Claim** Date Claim was Incurred. Nature Unsecured Creditor's Name and **Mailing Address** Without of Lien, and Description and Market Portion, If Any Unliquidated Including ZIP Code and Contingent Value of Property Subject to Lien **Deducting Value** Disputed **Account Number** of Collateral H--Husband (See Instructions Above.) W--Wife J--Joint C--Community Account No: 0396 \$ 0.00 J 2003 \$ 0.00 Creditor # : Notice to other location IndyMac Bank Home LOans 381 E. Altgeld Ave Glendale Attn: Bankruptcy Depr Heights IL (Notice to other PO Box 78826 location of creditor) Phoenix AZ 85062-8826 Value: \$ 230,000.00 \$ 157,659.00 \$ 0.00 J 2003 Account No: 0396 Creditor # : Mortgage IndyMac Bank Home LOans 381 E. Altgeld Ave Glendale Attn: Bankruptcy Dept Heights IL (Acct: 1003800396) 6900 Beatrice Drive Debtor Residence-Joint Tenancy Kalamazoo MI 49003 Value: \$ 230,000.00 Account No: 2007 \$ 0.00 \$ 0.00 Creditor # : 6 Notice to attorney Law Office of Codilis & Assoc 381 E. Altgeld Ave Glendale Acct: Heights IL 15W030 North Frontage Rd Burr Ridge IL 60527 Value: \$ 230,000.00 Account No: Value: Account No: Value: Account No: Value: Sheet no. 1 1 continuation sheets attached to Schedule of Creditors Subtotal \$ \$ 157,659.00 \$ 0.00 Holding Secured Claims (Total of this page Total \$

> (Report also on Summary of Schedules.)

(Use only on last page)

\$ 210,659.00

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data)

\$ 4,000.00

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(if known)

In re David S. Hanstad and Vanessa Hanstad

Debtor(s)

Case No.

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If a "minor child" is stated, also include the name, address and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is

dispu	disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)									
box l	Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.									
•	Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to ity listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.									
	Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not ed to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumers who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.									
$\boxtimes$	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.									
TYP	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)									
	Domestic Support Obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).									
	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).									
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).									
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).									
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).									
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).									
	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).									
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).									
	Claims for Death or Personal Injury While Debtor Was Intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a									

drug, or another substance. 11 U.S.C. § 507(a)(10).

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Official Form 6F (10/06) West Group, Rochester, NY

In re David S.	. Hanstad an	nd Vanessa	Hanstad	_ ;	Case No.	
		Debtor(s)			_	(if known)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Cotingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules, and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  Husband Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 3920  Creditor # : 1 Allen Law Group Acct: SBC 50 Airport Pkwy. #110-A San Jose CA 95110		J	2006-07 Collection Buisness debt-Hometown Bakery				\$ 75.00
Account No: 9432  Creditor # : 2 Alliance One Receivables Acct: Citibank 1160 Centre Pointe Dr #1 Saint Paul MN 55120		H	2002-07 Collection				\$ 0.00
Account No: 1014  Creditor # : 3  American Express PO Box 360001  Fort Lauderdale FL 33336-0001		W	2005-07 Credit				\$ 100.00
Account No: 1009  Creditor # : 4  American Express  PO Box 360002  Fort Lauderdale FL 33336-0002		W	2002-06 Credit Business Account: Hometown Bakery				\$ 1,200.00
4 continuation sheets attached	_	ļ .	•	Subt	otal ota	•	\$ 1,375.00

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

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Official Form 6F (10/06) - Cont. West Group, Rochester, NY

In re David S. Hanstad and Vane	ssa Hanstad
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Debtor(s)

Case	No.

(if known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)  Account No: 3581	Co-Debtor	H  W J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  Rusband Nife oint Community 2006	Contingent	Unliquidated	Disputed	Amount of Claim
Creditor # : 5 Arc Disposal Attn: Collection Dept 2101 S. Busse Road Mount Prospect IL 60056			Unsecured Business Account				
Account No:  Creditor # : 6  Bake Mark Co Attn: Collection Dept  440 W. Mission St  Carol Stream IL 60188		Н	2006-07 Unsecured Busimness Debt; Hometown Bakery				\$ 450.00
Account No:  Creditor # : 7  Banana Republic  Attn : Collection Dept  PO Box 530942  Atlanta GA 30353-0942		W	2005-07 Credit				\$ 600.00
Account No: 1101  Creditor # : 8  Bank of America Card  Attn Bankruptcy Dept  PO Box 15026  Wilmington DE 19850-5026		W	2002-07 Credit				\$ 4,050.00
Account No: 2014  Creditor # : 9 Chase Business Card Attn Bankruptcy Dept PO Box 15298 Wilmington DE 19850-5298		J	2004-06 Credit Business Account				\$ 4,000.00
Account No: 3037  Creditor # : 10  Chase Business Card  Attn Bankruptcy Dept  PO Box 15298  Wilmington DE 19850-5298		J	2000-06 Credit Business Account				\$ 5,900.00
Sheet No. 1 of 4 continuation sheets att Creditors Holding Unsecured Nonpriority Claims	ached t	o So	hedule of  (Use only on last page of the completed Schedule F. Report also on Si and, if applicable, on the Statistical Summary of Certain Liabiliti	ummary of S	Tota ched	al \$ ules	\$ 15,174.00

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nre David S. Hanstad and Vanessa Hanstad	, Case No.

Debtor(s)

(if known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  Husband Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 2014  Creditor # : 11  Chase Card  Attn Bankruptcy Dept  PO Box 15298  Wilmington DE 19850-5298		W	2000-06 Credit Debt also in name of Hometown Baking				\$ 5,000.00
Account No: 2306  Creditor # : 12  Chase Card  Attn Bankruptcy Dept  PO Box 15298  Wilmington DE 19850-5298		H	2002-06 Credit				\$ 2,500.00
Account No: 9212  Creditor # : 13  Chase Card  Attn Bankruptcy Dept  PO Box 15298  Wilmington DE 19850-5298		J	2002-06 Credit				\$ 21,900.00
Account No: 1526  Creditor # : 14  Chase Card  Attn Bankruptcy Dept  PO Box 100043  Kennesaw GA 30156-9243		H	2000-06 Credit				\$ 8,300.00
Account No: 1526  Creditor # : 15 Chase Card-Circuit City Attn: Collection Dept PO Box 100045 Kennesaw GA 30156-9245		H	2002-06 Credit				\$ 3,000.00
Account No: 9432  Creditor # : 16 Citibank Platinum Mastercard Attn: Bankruptcy Dept PO Box 6000 The Lakes NV 89163-0000		H	2000-07 Credit				\$ 20,760.00
Sheet No. 2 of 4 continuation sheets attached Creditors Holding Unsecured Nonpriority Claims	ched t	o So	Chedule of  (Use only on last page of the completed Schedule F. Report also on Summary and, if applicable, on the Statistical Summary of Certain Liabilities and	of S	Tota ched	al \$	\$ 61,460.00

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Official Form 6F (10/06) - Cont. West Group, Rochester, NY

nre David S. Hanstad and Vanessa Hanstad	
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Debtor(s)

Case No.\_\_

(if known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)  Account No: 9357  Creditor # : 17 GE Money Line of Credit PO Box 981422 E1 Paso TX 79998-1422	Co-Debtor	W J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  Husband Wife Joint Community  2004-06 Credit	Contingent	Unliquidated	Disputed	Amount of Claim \$ 2,700.00
Account No:  Creditor # : 18  JC Penney  Attn Bankruptcy Dept  PO Box 981131  El Paso TX 79998		J	2005-06 Credit				\$ 330.00
Account No: 5222 Creditor # : 19 Kohls PO Box 2983 Milwaukee WI 53201-2983		J	2002-07 Credit				\$ 900.00
Account No:  Creditor # : 20  Law Office of Meyer & Njus  Acct: 134 N. LaSalle St #1840  Chicago IL 60602		W	2007 Notice Only DuPage County Suit 07 SC 3429				\$ 0.00
Account No: 5191  Creditor # : 21  Lechner & Sons Uniform Rental  Attn: Collection Dept  420 Kingston Court  Mount Prospect IL 60056		H	2005 Unsecured Business Account				\$ 300.00
Account No: 2306  Creditor # : 22 National Action Financial Acct: Chase Card PO Box 9027 Williamsville NY 14231-9027		W	2007 Collection				\$ 0.00
Sheet No. 3 of 4 continuation sheets attack Creditors Holding Unsecured Nonpriority Claims	ned t	o So	Chedule of  (Use only on last page of the completed Schedule F. Report also on Summa and, if applicable, on the Statistical Summary of Certain Liabilities and	ry of S	Tota ched	al \$ ules	\$ 4,230.00

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In re Dav:	id S.	Hanstad	and	Vanessa	Hanstad	
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Debtor(s)

	(if known)
Case No.	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

		1					Amount of Claim
Creditor's Name, Mailing Address			Date Claim was Incurred, and Consideration for Claim.		l_		Amount of Claim
including Zip Code,	to		If Claim is Subject to Setoff, so State.	ıı	ated	Disputed	
And Account Number	Co-Debtor			inge	nid	ntec	
(See instructions above.)	ပ်		Husband Wife	Contingent	nlia	ispı	
			oint Community	0	¬		
Account No:		H	2006				\$ 100.00
Creditor # : 23			Phone Service				
SBC-Ameritech Attn: Bankruptcy Dept							
100 E. Big Beaver RD #1300							
Troy MI 48083							
Account No: 4525		J	2000-07				\$ 1,800.00
Creditor # : 24			Credit				
Sears Attn: Bankruptcy Dept							
PO Box 6924							
The Lakes NV 88901-6924							
Account No: 4863		W	2000-07				\$ 3,000.00
Creditor # : 25			Credit				
Target National Bank Attn Bankruptcy Dept							
PO Box 59317							
Minneapolis MN 55459-0317							
Account No:							
Account No.							
Account No:							
Account No:							
		1			<u> </u>		
Sheet No. 4 of 4 continuation sheets at	tached t	o So	hedule of	Subt	ota	1\$	\$ 4,900.00
Creditors Holding Unsecured Nonpriority Claims			(Use only on last page of the completed Schedule F. Report also on Si			al \$	\$ 87,139.00
			and, if applicable, on the Statistical Summary of Certain Liabiliti				,,

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n re	David S.	Hanstad and	Vanessa	Hanstad	,	/ Debtor	Case No.	
							_	(if known)

# SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "minor child" and do not disclose the child's name. See 11 U.S.C 112 Fed.R.Bankr.P. 1007(m).

☑ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, including Zip Code, of other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

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In re	David S.	Hanstad and	Vanessa	Hanstad	/ Debtor	Case No.	
						_	(if known)

#### SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California Idaho, Louisiana, Nevada, New Mexico, Puerto Rico Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. In community property states, a married debtor not filling a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the childs name. See 11 U.S.C 112; Fed.Bankr.P. 1007(m).

☑ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor

In re David S. Hanstad and Vanessa Hanstad	, Case No
Debtor(s)	(if known)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE					
Status: <i>Married</i>	RELATIONSHIP(S): daughter son	AGE(S) 15yr 18yr				
EMPLOYMENT:	DEBTOR		SPOUSE			
Occupation	Baker	Office Manager				
Name of Employer	Keans Baking Co	Fidelity Nation	al Finar	ncial Sv		
How Long Employed	3 months	10 years				
Address of Employer	217 N. Walnut St	Street				
	Itasca IL 60143	Itasca IL 6014	3			
INCOME: (Estimate of ave	rage or projected monthly income at time case filed)	DEBTOR		SPOUSE		
Monthly gross wages, sa     Estimate Monthly Overtil	alary, and commissions (pro rate if not paid monthly) me		.67 \$ 0.00 \$	3,700.00 0.00		
3. SUBTOTAL		\$ 2,491	.67 \$	3,700.00		
4. LESS PAYROLL DEDUCE a. Payroll Taxes and S b. Insurance c. Union Dues d. Other (Specify):  4. LESS PAYROLL DEDUCE a. Payroll b. Payroll c. Visit (Specify):  4. LESS PAYROLL DEDUCE b. Payroll c.		\$ 0	.00 \$ 0.00 \$ 0.00 \$	636.00 654.00 0.00 136.00		
5. SUBTOTAL OF PAYRO	OLL DEDUCTIONS	\$ 481	.00 \$	1,426.00		
6. TOTAL NET MONTHLY	TAKE HOME PAY	\$ 2,010	.67 \$	2,274.00		
Income from Real Prope     Interest and dividends     Alimony, maintenance     dependents listed above	or support payments payable to the debtor for the debtor's use or that	\$ \$	0.00 \$ 0.00 \$ 0.00 \$	0.00 0.00 0.00 0.00		
<ul><li>11. Social Security or gove Specify:</li><li>12. Pension or retirement i</li><li>13. Other monthly income</li></ul>			0.00 \$ 0.00 \$	0.00 0.00		
Specify: Wife par	t time job	\$	0.00 \$	500.00		
14. SUBTOTAL OF LINES	7 THROUGH 13	\$	0.00 \$	500.00		
15. AVERAGE MONTHLY	INCOME (Add amounts shown on lines 6 and 14)	\$ 2,010	.67 \$	2,774.00		
16. COMBINED AVERAGE	MONTHLY INCOME: (Combine column totals	\$	4,7	<u> 184.67</u>		
from line 15; if there is o	only one debtor repeat total reported on line 15)	(Report also on Summa Statistical Summary of	•	es and, if applicable, on ities and Related Data)		

<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

In re David S. Hanstad and Vanessa Hanstad	, Case No
Debtor(s)	(if known)

### SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse." Rent or home mortgage payment (include lot rented for mobile home) X No a. Are real estate taxes included? Yes b. Is property insurance included? Yes X No 2. Utilities: a. Electricity and heating fuel ..... b. Water and sewer 50.00 \$ c. Telephone ..60.00 Junior Mortgage d Other 387.00 \$ Other Cell phone Cable & internet 80.00 3. Home maintenance (repairs and upkeep) \$ 50.00 800.00 4. Food \$ 5. Clothing ..... \$ *120.00* \$ 6. Laundry and dry cleaning 40.00 7. Medical and dental expenses \$ 320.00 8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$ 85.00 \$ 0.00 Charitable contributions 11. Insurance (not deducted from wages or included in home mortgage payments) \$ b. Life \$ 0.00 c. Health 110.00 d Auto e Other 0.00 \$ Other 12. Taxes (not deducted from wages or included in home mortgage) \$ 0.00 (Specify) 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) b. Other: Auto upkeep & repair 80.00 \$ c. Other: .....0..00 \$..... 0.00 d. Other: 14. Alimony, maintenance, and support paid to others 15. Payments for support of additional dependents not living at your home \$ 0.00 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$.... 0.00 17. Other: School expenses son & daughter 100.00 Other: Personal care items and groom \$..... 50.00 Other: Newspapers, subscription misc \$ 50.00 18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules 4,697.00 \$ and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 16 of Schedule I 4,784.67 4,697.00 b. Average monthly expenses from Line 18 above \$ \$ 87.67 c. Monthly net income (a. minus b.)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re <i>David S</i> .	Hanstad and	Vanessa	Hanstad		Case No. Chapter	
				/ Debtor		

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" fithey file a case under chapter 7, 11, or 13

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	1	\$ 230,000.00		
B-Personal Property	Yes	3	\$ 22,000.00		
C-Property Claimed as Exempt	Yes	1			
D-Creditors Holding Secured Claims	Yes	2		\$ 210,659.00	
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	5		\$ 87,139.00	
G-Executory Contracts and Unexpired Leases	Yes	1			
H-Codebtors	Yes	1			
I-Current Income of Individual Debtor(s)	Yes	1			\$ 4,784.67
J-Current Expenditures of Individual Debtor(s)	Yes	1			\$ 4,697.00
TOTAL		17	\$ 252,000.00	\$ 297,798.00	

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re David S. Hanstad and Vanessa Hanstad

Case No.
Chapter 7

/ Debtor

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

#### This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

#### State the following:

Average Income (from Schedule I, Line 16)	\$ 4,784.67
Average Expenses (from Schedule J, Line 18)	\$ 4,697.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$ 5,938.00

#### State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 4,000.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 87,139.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 91,139.00

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In re	David S. Hanstad and Vanessa Hanstad	Case No.	
	Debtor	(if k	known)

# **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

## DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read to correct to the best of my knowledge, information are	he foregoing summary and schedules, consisting of nd belief.	sheets, and that they are true and
Date:	Signature /s/ David S. Hanstad  David S. Hanstad	
Date:	Signature /s/ Vanessa Hanstad	

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re:David S. Hanstad and Vanessa Hanstad Case No.

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor my also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

#### 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

Year to date: \$15,000.00 appr Wages from employment 2007 Husband

Last Year: \$11,182.00 Gross Sales/Income from operation of Hometown Bakery Net

Year before: \$35,579.00 Loss (\$12,323.00) 2006

Gross Sales/Income from operation of Hometown Bakery Net

Loss (\$9.740.00) 2005

Year to date: \$37,905.60 Wages from employment 2007 Wife

Last Year: \$51,471.79 Same 2006 Year before: \$34,925.00 Same 2005

#### 2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

$\boxtimes$	NON	Ε
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#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor, made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

$\mathbf{X}$	NONE
$\sim$	INCINE

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

X	NC	NE
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c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

**⋈** NONE

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY
AND LOCATION

STATUS OR DISPOSITION

GE Money Bank vs. Vanessa Hanstad Collection

DuPage County Circuit Court Judgment entered

Indy Mac Bank vs.

David Hanstad, Vanessa Hanstad et

Vanessa

07 CH 1867

07 SC 3429

Foreclosure DuPage County Judgment entered

Circuit Court

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

#### 5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF REPOSSESSION FORECLOSURE SALE,

NAME AND ADDRESS OF CREDITOR OR SELLER

TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

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QUESTION 5 CONTINUED ...

DATE OF

REPOSSESSION FORECLOSURE SALE,

OF CREDITOR OR SELLER

NAME AND ADDRESS

TRANSFER OR RETURN

**DESCRIPTION AND VALUE OF PROPERTY** 

Name: Indy Mac Bank Address: See Creditor 6/07 Description: 381 E. Altgeld Ave

Glendale Heights IL. 60139

Value: \$

#### 6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case.(Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE.

Schedule D

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

#### 7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient.(Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

#### 8. Losses

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

#### 9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

> DATE OF PAYMENT. AMOUNT OF MONEY OR

NAME AND ADDRESS OF PAYEE NAME OF PAYER IF OTHER THAN DEBTOR DESCRIPTION AND VALUE OF PROPERTY

Payor: David S. Hanstad

Payee: Richard S. Bass Date of Payment: \$1,200.00

Address.

2021 Midwest Road

Oak Brook, IL 60521

#### 10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

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debtor is a benificiary.		•	

NONE

11. Closed financial ac	counts
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List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

#### 12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

#### 13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

#### 14. Property held for another person

List all property owned by another person that the debtor holds or controls.

NONE

#### 15. Prior address of debtor

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

NONE

#### 16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NONE

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

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⊠ none	Document	1 age 34 01 44	

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NONE

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NONE

#### 18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencment of this case.

NAME AND ADDRESS

LAST FOUR DIGITS OF SOC. SEC. NO./ COMPLETE EIN OR OTHER TAXPAYER I.D.

NATURE OF BUSINESS

BEGINNING AND ENDING DATES

Debtor is an Individual: Business: Hometown Baking Co

Address: 2375 Hicks Road

Palatine IL 60074

ID:02-0730029 Sub Chapter S Corp Retail Baking Sales (Ceased Operation and

Closed 7/06)

8/04 to 7/06

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NONE

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS DATES SERVICES RENDERED

Name: Deimling & Associates (Accountant prepare tax returns) Dates: 2003 thru 2007

Address: 805 E. Irving Park Road Suite #D

Roselle IL. 60172

Form 7 (4/07) Thomsoftwest, 19352, N Doc 1 Filed 10/19/07 Entered 10/19/07 07:48:08 Desc Main Document Page 35 of 44  b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.
NONE NONE
c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.
NONE NONE
d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.
NONE
<ul> <li>20. Inventories</li> <li>a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.</li> <li>NONE</li> </ul>
b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.
NONE NONE
21. Current Partners, Officers, Directors and Shareholders  a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.
NONE NONE
b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.
NONE
22. Former partners, officers, directors and shareholders  a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.
NONE
b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.
NONE
23. Withdrawals from a partnership or distribution by a corporation  If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.  NONE

Form 7 (4/07) Thomsoftwest, 400.  24. Tax Consolidation Group.  If the debtor is a corporation, list debtor has been a member at any till NONE	the name and federal	Document taxpayer identification num	Entered 10/19/07 07:48:08 Page 36 of 44  The parent corporation of any consolida mmencement of the case.	
25. Pension Funds.  If the debtor is not an individual, liftor contributing at any time within six NONE			number of any pension fund to which the debtor t of the case.	r, as an employer, has been responsible
[If completed by an individual or indi	vidual and spouse]			
I declare under penalty of perjury that any attachments thereto and that the			egoing statement of financial affairs and	
Date	Signature of Debtor	/s/ David S	. Hanstad	
Dato	Signature	/s/ Vanessa	Hanstad	

of Joint Debtor (if any)

Date

FORM B8 (10/05) We Case, Rother 19352 Doc 1 Filed 10/19/07 Entered 10/19/07 07:48:08 Desc Main Document Page 37 of 44

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

TE David S. Hanstad and Vanessa Hanstad				se No. apter   7		
			Debtor			
CHAPTER 7 INDIVIDUAL DE	BTOR'S STATEME	NT OF INT	ENTION	- HUSBA	ND'S DEE	втѕ
I have filed a schedule of assets and liabilities which     ■     ■ I have filed a schedule of assets and liabilities which     ■ I have filed a schedule of assets and liabilities which     ■ I have filed a schedule of assets and liabilities which     ■ I have filed a schedule of assets and liabilities which     ■ I have filed a schedule of assets and liabilities which     ■ I have filed a schedule of assets and liabilities which     ■ I have filed a schedule of assets and liabilities which     ■ I have filed a schedule of assets and liabilities which     ■ I have filed a schedule of assets and liabilities which     ■ I have filed a schedule of assets and liabilities which     ■ I have filed a schedule of assets and liabilities which     ■ I have filed a schedule of assets and liabilities which     ■ I have filed a schedule of a schedu	includes debts secured by pro	perty of the estate.				
I have filed a schedule of executory contracts and un	expired leases which includes	personal property	subject to an ι	unexpired leas	э.	
☑ I intend to do the following with respect to the propert	y of the estate which secures	those debts or is su	ubject to a leas	se:		
Description of Secured Property	Creditor's Name		Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
None						
Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)				
	Signature of De	ebtor(s)				
Date:	Debtor: /s/ David S.	Hanstad				

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

nre David S. Hanstad and Vanessa		se No. apter 7				
			Debtor			
CHAPTER 7 S	STATEMENT OF IN	TENTION -	WIFE'S	DEBTS		
☑ I have filed a schedule of assets and liabilities which	includes debts secured by pro	perty of the estate.				
☑ I have filed a schedule of executory contracts and ur	nexpired leases which includes	personal property	subject to an ι	unexpired lease	<b>).</b>	
$\  \  \  \  \  \  \  \  \  \  \  \  \  $	y of the estate which secures	hose debts or is su	ubject to a leas	se:		
Description of Secured Property	Creditor's Name		Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c
2005 Chevy Equinox	Bank of America A	Auto		Х		Х
n	Bank of America A Finance	Auto		X		X
Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)				
	Signature of Do	ebtor(s)				
Date:	Debtor: /s/ Vanessa	Hanstad				

FORM B8 (10/05) We Case, Rother Page 39 of 44

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re	David	s.	Hanstad	and	Vanessa	Hanstad		Case No. Chapter	7
							/ Debtor		

#### **CHAPTER 7 STATEMENT OF INTENTION - JOINT DEBTS**

- ☑ I have filed a schedule of assets and liabilities which includes debts secured by property of the estate.
- 🛮 I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.
- 🗵 I intend to do the following with respect to the property of the estate which secures those debts or is subject to a lease:

Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
381 E. Altgeld Ave Glendale Heights IL	IndyMac Bank Home LOans		Х		Х
"	Chevy Chase Bank Home Finance		X		X
"	Law Office of Codilis & Assoc		X		X
n .	IndyMac Bank Home LOans		X		X

|--|

### Signature of Debtor(s)

Date:	Debtor: /s/ David S. Hanstad
Date:	Joint Debtor: /s/ Vanessa Hanstad

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re	David S. Hanstad and Vanessa Hanstad		Case No. Chapter	
	Attorney for Debtor: Richard S. Bass	/ Debtor		

## **STATEMENT PURSUANT TO RULE 2016(B)**

The undersigned	l, pursuant to	Rule 2016	i(b), Banl	kruptcy	Rules,	states t	hat:
-----------------	----------------	-----------	------------	---------	--------	----------	------

- 1. The undersigned is the attorney for the debtor(s) in this case.
- 2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
- 3. \$ \_\_\_\_\_\_of the filing fee in this case has been paid.
- 4. The Services rendered or to be rendered include the following:
  - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
  - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
  - c) Representation of the debtor(s) at the meeting of creditors.
- 5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and

None other

6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and

None other

7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:

None

8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

None

Dated: Respectfully submitted,

X/s/ Richard S. Bass
Attorney for Petitioner: Richard S. Bass

Law Office of Richard S. Bass
2021 Midwest Road

Oak Brook IL 60521

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re David S. Hanstad		Case No. Chapter 7
and		Chapter 7
Vanessa Hanstad		
	/ Debtor	
Attorney for Debtor: Richard S. Bass		

# **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Date:	/s/ David S. Hanstad
	Debtor
	/s/ Vanessa Hanstad
	Joint Debtor

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Acct: SBC

50 Airport Pkwy. #110-A San Jose, CA 95110

Alliance One Receivables Acct: Citibank 1160 Centre Pointe Dr #1 Saint Paul, MN 55120

American Express
PO Box 360002
Fort Lauderdale, FL 33336-0002

American Express PO Box 360001 Fort Lauderdale, FL 33336-0001

Arc Disposal Attn: Collection Dept 2101 S. Busse Road Mount Prospect, IL 60056

Bake Mark Co Attn: Collection Dept 440 W. Mission St Carol Stream, IL 60188

Banana Republic
Attn: Collection Dept
PO Box 530942
Atlanta, GA 30353-0942

Bank of America Auto Finance Attn: Bankruptcy Dept PO Box 30610 Los Angeles, CA 90030-0610

Bank of America Auto Finance Attn: Bankruptcy Dept PO Box 45224 Jacksonville, FL 32232-5224

Bank of America Card Attn Bankruptcy Dept PO Box 15026 Wilmington, DE 19850-5026

Chase Business Card
Attn Bankruptcy Dept
PO Box 15298
Wilmington, DE 19850-5298

Chase Card
Attn Bankruptcy Dept
PO Box 100043
Kennesaw, GA 30156-9243

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Attn Bankruptcy Dept PO Box 15298 Wilmington, DE 19850-5298

Chase Card-Circuit City Attn: Collection Dept PO Box 100045 Kennesaw, GA 30156-9245

Chevy Chase Bank Home Finance Attn Bankruptcy Dept PO Box 15260 Chevy Chase, MD 20825

Citibank Platinum Mastercard Attn: Bankruptcy Dept PO Box 6000 The Lakes, NV 89163-0000

GE Money Line of Credit PO Box 981422 El Paso, TX 79998-1422

IndyMac Bank Home LOans
Attn: Bankruptcy Dept
6900 Beatrice Drive
Kalamazoo, MI 49003

IndyMac Bank Home LOans
Attn: Bankruptcy Depr
PO Box 78826
Phoenix , AZ 85062-8826

JC Penney Attn Bankruptcy Dept PO Box 981131 El Paso, TX 79998

Kohls PO Box 2983 Milwaukee, WI 53201-2983

Law Office of Codilis & Assoc Acct: 15W030 North Frontage Rd Burr Ridge, IL 60527

Law Office of Meyer & Njus Acct: 134 N. LaSalle St #1840 Chicago, IL 60602

Lechner & Sons Uniform Rental Attn: Collection Dept 420 Kingston Court Mount Prospect, IL 60056

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Acct: Chase Card
PO Box 9027
Williamsville, NY 14231-9027

SBC-Ameritech

Attn: Bankruptcy Dept 100 E. Big Beaver RD #1300 Troy, MI 48083

Sears

Attn: Bankruptcy Dept PO Box 6924 The Lakes, NV 88901-6924

Target National Bank Attn Bankruptcy Dept PO Box 59317 Minneapolis, MN 55459-0317